

APPENDIX E

User Access Rights – Subject Area Definitions

Appendix E - Subject Area Definitions

The purpose of this attachment is to provide an overview of the subject areas found in the Access Rights matrix in the User Types and Access Rights section. It explains what each piece of information means, and its relation to the subject area.

Financial Aid

The Financial Aid subject area contains various subsets of information about unique occurrences of postsecondary financial assistance that flows from aid organizations and/or schools to students. Aid may assume the form of loans (e.g., Federal Family Education Loan Program), grants (e.g., Pell), or scholarships and is always financial in nature. Occurrences of aid are booked on a specific date, are awarded for a specific amount, and are associated with a particular program.

- **Basic Financial Aid Information** - information about a specific occurrence of financial aid that is intended to financially support a student's postsecondary education at an accredited school. For example, a \$1500.00 Pell Grant is awarded to student A, who is attending X University, for the 1999 academic semester.
- **Aid Repayment Information** - specific information about the repayment of a specific occurrence of financial aid. Includes repayment plan, method, and billing method.
- **Aid Collection Information** - specific information about the collection process for defaulted loans, including due diligence activity.
- **Aid Participant Information** - information regarding a participant's role on an occurrence of aid (e.g. parent, student, etc.)
- **Aid Consolidation Information** - information regarding consolidated loan requests, including which previous occurrences of aid are being consolidated into a new, consolidated occurrence of aid.
- **Aid Pre-Disbursement Information** - information on anticipated disbursement of financial funds (e.g. recommended disbursement date, expected hours, authorization date, etc.)
- **Aid Status Change Information** - contains information regarding a request to change the state of a particular occurrence of financial aid, and where this particular request stands in the process. (e.g. change from being in deferment to repayment)
- **Aid Discharge Information** - information concerning a lowering of repayment amount in a participant's repayment period due to the participant meeting certain criteria. For example, by working for a designated low-income school, a portion of a student's loan principle is reduced.

Financial Aid Transaction and Repayment Information

The Financial Aid transaction and Repayment Information subject area describes financial transactions related to particular occurrences of aid as well as non-occurrence specific aid-related transactions. This information is at a detail level, and is captured for each specific circumstance of interaction between financial aid related parties. Some examples of the type of information that may be contained here would be: (1) draw down of funds by a school to administer financial

aid disbursements; (2) disbursement of funds to students; (3) a participant's monthly check to lender for scheduled repayment of financial aid loan.

Transaction Information - information specific to an instance of interaction between two or more financial aid involved parties. In other words, a catchall for any financial action conducted, at anytime, during the financial aid process.

Financial Aid Application Information

The Financial Aid Application Information subject area consists of information about the application that a participant must submit to apply for aid from any Title IV financial aid program (e.g. FAFSA)

- **Application Information** - specific information submitted on an application for aid from Title IV financial aid programs. Items include participant asset and benefit information, general participant information, and school information.
- **Participant Income** - participant-specific information regarding his/her income.

Organization Information

The Organization Information subject area contains information about legal entities, commercial or governmental, other than schools, that are associated with the delivery of financial aid. Some examples of aid organizations include banks, state government financial aid offices and federal government organizations.

- **Organization Information** - organization specific information about legal entities, commercial or governmental, other than schools.
- **Organization Performance Rating Information** - information pertaining to a specific legal entity, and its respective performance rating. The performance rating represents a measurement of an organization's ability to meet its agreed upon objectives in the delivery of financial aid. It is developed with the help of comments by users regarding the organization's performance.
- **Accrediting and Licensing Information** - accreditation and licensing action information provided by organizations, which affect schools.
- **Organization Application Information** - information regarding the application of a particular organization to become a financial aid facilitating organization (e.g. a lender wants to apply to supply Title IV financial aid funds)
- **Low Income Rank Information** - information about the low-income rankings for organizations, as provided by the Department of Education. Organizations (primarily elementary and secondary schools) are ranked by the States and the Department of Education in terms of their service in low-income areas/regions. Borrowers who work for these organizations may be entitled to receive a discharge of funds for their service.

Financial Aid Program Information

The Financial Aid Program Information subject area contains information about Title IV and other financial aid programs available to participants and the information required to support the development and distribution of that aid.

Financial Aid Program Information - specific information about programs available in the financial aid process. Information includes requirements, fund source(s), and repayment plans and interest.

Ledger Information

The Ledger Information subject area contains information regarding individual types of ledgers that contain either special groups of accounts or all accounts. One ledger type, general ledger, contains a complete self-balancing set of accounts. Another ledger type, subsidiary ledger, contains a subset of accounts such as those which constitute the accounts receivable. This subject area maintains the data required to produce a full set of accounting statements.

Ledger Information - core information about a particular collection of accounts used to maintain the financial position of an enterprise or fund.

Organizational Review Information

The Organizational Review subject area describes information about reviews and audits of schools and aid organizations, default rates that are calculated for schools and aid organizations, and any appeals these organizations may submit.

- **Basic Organizational Review Information** - specific information about reviews, audits, default rates, and appeals.
- **Deficiency Information** - organization specific information about deficiencies identified during organization review.
- **Sanction Information** - all information regarding the imposition of a sanction upon a financial aid organization.

Packages

The Packages subject area contains the financial aid (e.g., federal and non-federal aid such as loans, grants, or work-study) that a school offers a participant to help meet the student's financial aid needs.

Packaging Information - information describing a collection of aid awarded by a specific school to a specific participant.

Participant Information

The Participant Information subject area represents information about individuals who have a non-delivery role in the financial aid process -- some examples of participants include applicants, borrowers, students, and parents.

- **Participant Information** - participant specific information (e.g. name, address, citizenship)
- **Benefit Information** - benefit information for a participant.
- **Employment Information** - employment information for a participant
- **Illness Information** - medical information for a participant
- **Skiptrace Information** - information regarding requests to receive a participant's address
- **Credit Rating** - credit rating for a participant
- **Debt** - any debts currently owed by a participant (not just Title IV debts)
- **Income and Waiver Information** - information about income received by a participant for a given year. Also contains information about requests to obtain participant Adjusted Gross Income, filing status, and exemption information from the Internal Revenue Service.
- **Financial Simulation Model** - information used in constructing a model determining financial aid receipt and repayment; participant specific. For instance, this will contain data such as school attended, expected dates attended, attendance costs, etc.
- **Social Security Number** - participant's social security number
- **Drug Conviction** - information about a drug conviction which denies access to certain Title IV aid programs
- **Garnishment and Tax Information** - wage garnishment and tax information, specific to participant
- **Bankruptcy** - information about bankruptcy occurrences for a participant
- **Test Scores** - participant test scores, which are required to support aid discharge requests

Management Information

The Management Information subject area encompasses aid program information provided by an aid organization to fulfill federal reporting requirements under ED's program management and oversight function.

Program Document Information - information used by organizations to fulfill reporting requirements, as required by the Department of Education

Promissory Notes

The Promissory Notes subject area represents information about a specific promissory note. A promissory note is a legally binding agreement that a borrower signs to obtain a loan, by which the borrower promises to repay the loan.

Resources

The Resources subject area describes information about tangible items for chargeback purposes used in the delivery of aid.

Schools

The Schools subject area represents various information about a postsecondary institution of higher education or a vocational institution.

School Information Basic, public domain information about a postsecondary institution or vocational institution.

- **School Surety Information** - information regarding a school's surety
- **School Performance Rating** - the performance rating for a specific postsecondary institution. The performance rating represents a measurement of a school's ability to meet its objectives in the delivery of financial aid. It is developed with the help of comments by users regarding the school's performance.
- **Program Participation Agreement** - information regarding the agreement between the school and the Department of Education concerning the school's participation in Title IV aid programs. Specifically, contains the agreement, approved education programs, and approved locations
- **School Financial Information** - school financial information, such as income statement and balance sheet.
- **Award Information** - school specific information about funds that have been distributed for financial aid purposes, i.e., how much has been awarded to which school for each financial aid program.

School Enrollment

The School Enrollment subject area contains information regarding specific participants at a school, e.g. start and stop dates, academic programs, degrees, anticipated completion dates, grade levels.